

Element Overview

The purpose of the Housing Element is to analyze the general makeup and trends of the County's housing market and to project and provide for the overall future housing demand, with particular focus on the anticipated housing demand of lower income households. The ability to meet these needs is a function of existing housing stock, planned future stock, market conditions, availability of developable vacant land, and regulatory climate. As the State of Florida encourages increased reliance on 'pay-as-you-grow' approaches to provision of infrastructure, pass-through costs of services such as sewer and water will inflate housing costs. In addition, vacant developable land is scarce in maturing areas such as Seminole County. Adding land scarcity and pass-through costs to community concerns about infill and redevelopment yields challenges for efforts to meet housing needs of moderate and lower income workers. This Element focuses on how existing and future housing needs are to be addressed.

The term "affordable housing" is defined in the *Vision 2020 Comprehensive Plan* as follows: "A dwelling unit occupied by a household of very low, low, or moderate income, in which housing costs do not exceed 30% of the household's gross income for an owner-occupant, and 35% of gross for a renter. A very low income household earns 50% or less of the area's median household income. A low income household earns from 50-80% of the area's median income. A moderate income household earns from 80-120% of the area's median income. Housing costs include mortgage principle, interest, taxes and insurance, or, in the case of a renter, gross rent and utilities."

Degree of housing need is a function of income. Income statistics in Seminole County are positive. The County's median household income in 2000 was \$49,454 - 26% higher than the statewide median of \$39,303 and 18% higher than the Metropolitan Statistical Area's median family income of \$41,871. The 2005 household median income is \$55,100. Claritas Inc., a national socioeconomic data processing firm, projects the County's residents will grow even more affluent in future years. Thus, a significant portion of County residents will be able to meet their housing needs through the private market. However, there are and will continue to be a percentage of households experiencing a 'cost burden' – paying more than 30% of their income for housing costs. The following table, taken from the website of the Shimberg Center for Affordable Housing, indicates percentage of Seminole County residents experiencing housing cost burden as of 2002.

PERCENT OF INCOME SPENT ON HOUSING, ALL HOUSEHOLDS, 2002			
Place	Less than 30%	30% - 50%	More than 50%
Altamonte Springs	68.2	19.9	11.9
Casselberry	71.1	18.6	10.3
Lake Mary	74.5	17.1	8.4
Longwood	72.3	17.9	9.8
Oviedo	74.4	17.9	7.8
Sanford	69.3	19.6	11.1
Winter Springs	73.6	17.5	8.9
Unincorporated Area	73.0	17.8	9.3
Total County	72.0	18.3	9.7

Element Assessment

Eight issues shape the direction of this Element. The issues range from provision of affordable housing programs for very low income households to rehabilitating deteriorating housing stock, maintaining files of historic properties and addressing needs of the homeless. Overall, the one goal and nine objectives of the Element have been achieved or are being achieved. The Element has been **successful** in the following ways:

- The County continues to support private sector housing development by streamlining the development review process and expediting the review process for affordable housing development. (Objective HSG 1)
- More than 600 lower income families have been assisted with SHIP down payment assistance since the last EAR was completed. (Objectives HSG 3 and 9)
- County staff assists developers of affordable housing to locate and identify vacant, developable parcels (Objective HSG 1)
- Provision of affordable housing in and near HIP districts (for proximity to jobs and amenities) has been achieved through construction of 1,701 new Housing Credit-assisted rental units in two County HIP districts. Of these, 1,464 affordable rental units have been created (committed to households at 60% of median income); 855 were built in the HIP district at Interstate 4 and State Road 46 near the Seminole Towne Center mall, and 609 were built in the HIP district south of Oviedo. (Objective HSG 1)
- Since the last EAR, the County assisted redevelopment of several lower income communities through programs that: demolished and cleared 107 vacant, dilapidated structures; rehabilitated/repared 102 owner occupied or rental housing units; provided new housing construction, both direct development by the County of 17 new owner occupied homes, and subsidies to developers; and operated capital improvement programs to improve infrastructure of lower income neighborhoods, including six miles of sidewalk and paving of more than 3.5 miles of dirt roads. (Objective HSG 2)
- The County, through its SHIP and HOME Programs, continues to maintain an Affordable Housing Trust Fund (funded by both the SHIP and HOME Programs) to subsidize private and public affordable housing development, and the preservation of the existing housing stock. (Objective HSG 4)
- The County also uses the Orange County Housing Finance Authority to provide bond-financed mortgages for homebuyers (down payment assistance offered through local mortgage companies) and financing for affordable multi-family projects. Funds were also provided to Florida Community Partners (a local regional nonprofit affordable housing lender) since the last EAR submittal to provide low interest loans for multi-family housing development in Seminole County. (Objective HSG 4)

- The County has taken a proactive role by actively seeking and recruiting affordable housing partners (both nonprofit and for-profit housing developers) to participate in subsidized new housing development, such as a joint effort with the Goldsboro Front Porch Council, and Homes in Partnership, Inc. to provide seven new units for very low and low income households as infill development. (Objectives HSG 4 and 9)
- The County allows manufactured (modular) housing in all current residential zoning classifications, and many are approved on a monthly basis. Most manufactured housing is installed on an individual basis on infill lots, rather than in multi-unit developments. (Objective HSG 6)
- The County's Land Development Code allows group and foster care homes meeting the State's definitions as permitted uses in single family zoning districts, and by special exception approval in multi-family zoning districts. In addition, the County has provided \$2 million toward the development of a 96-unit facility for victims of domestic violence expected to be completed in 2006, is funding the development of the Lisa Merlin House in the City of Casselberry to house 14 persons in a community residential house, and has funded renovation of three housing units for group homes since the last EAR. (Objective HSG 8)

Along with these successes are some **shortcomings** that the County intends to address.

- Only 59 parcels allowing high density residential development in the unincorporated County exist, and only a few are vacant. High density has generally been believed to be necessary to achieve affordable housing; absence of a true mixed use land use in the unincorporated area has, therefore, resulted in a shortage of usable sites. (Objective HSG 1)
- Even though the Comprehensive Plan encourages infill development, requests for multi-family housing often receive resistance to infill by local residents. Existing residents tend to resist infill development of even a moderate increase in density on vacant parcels. Improved infill design criteria may assist with this problem. (Objective HSG 1)
- As a part of the EAR process, staff is re-examining the policy that promotes affordable housing in HIP districts. Available land in those districts is becoming more scarce and valuable as development takes place and should be reserved for high tech industries and related jobs, as stated in the Economic Element. (Objective HSG 1)
- Neighborhood target area revitalization plans were not updated as planned, although extensive improvements have been made to these areas. (Objective HSG 2)
- Seminole County does not presently have a process for updating the County's portion of the Florida Master Site File of historic properties, or for assisting property owners to identify historically significant housing and apply for assistance in rehabilitating and/or adaptively reusing historic housing. (Objective HSG 5)

- Most mobile homes are approved on a case-by-case basis. The Land Development Code is not conducive to the placement of permanent mobile homes throughout the County. The consultant currently preparing revisions to the Land Development Code is advocating elimination of reference to the term 'mobile home', based on federal standards, and recommending retention of the term 'manufactured housing' only. (Objective HSG 6)
- As older and deteriorating mobile home developments age (i.e., mobile home parks located in urbanized areas), the trend is for developers to purchase, clear and redevelop mobile home parks with site-built owner occupied housing. The Florida Housing Data Clearinghouse 2005 data indicate that approximately 22 mobile units are eliminated from the County's housing stock annually (Objective HSG 6).

Objective Achievement with Regards to Major Issues

An assessment of the Element's objectives has been completed to determine how their achievement relates to the major issues identified by the County as part of the Evaluation and Appraisal (EAR) process. The successes and shortcomings of implementing objectives of the Housing Element relate to **Neighborhood Protection (Major Issue 1)** by supporting the viability of existing neighborhoods through revitalization programs (removing dilapidated structures, renovating usable structures, installing infrastructure), infill development of vacant sites and redevelopment of declining areas, and preserving historic areas; **Protection of designated High Intensity Planned Unit Development (HIP)/Economic Development Target Areas for Targeted Industries (Major Issue 4)**, by ensuring that sufficient land remains available for target industries and is not completely absorbed in providing affordable housing; **Infill Development and Redevelopment (Major Issue 5)**, by encouraging this development in a manner compatible with and protective of surrounding neighborhoods; and **Affordable Housing (Major Issue 7)**, through updating of objectives regarding location of affordable housing and implementation of infill development.

Conclusions and Recommendations

As a result of the issues identified in the foregoing assessment, the County will further analyze the challenges for the Housing Objectives identified above, and accompanying policies, for potential amendments as part of the 2007 round of EAR-based amendments. The County, as part of the EAR amendment process, may also evaluate the need for any amendments pertaining to updating of data and dates, as well as the rules of grammar, composition or formatting.